

CLAIMS:

1. A method for enabling check processing using a blank check, the method comprising:
receiving a transaction amount, checking account information from a blank check, and an electronic image of a face of the blank check.
2. The method of claim 1 further comprising receiving biometric information from an owner of the checking account.
3. The method of claim 1 further comprising receiving an electronic image of a handwritten signature from an owner of the checking account.
4. The method of claim 1 further comprising at least one of receiving information regarding a fingerprint of an owner of the checking account, information regarding a retina or an iris of the customer, an image of a face of the customer, a voice print of the customer, and a personal identification number.
5. The method of claim 1 further comprising storing the transaction amount, the checking account information, and the electronic image of a face of the blank check.
6. The method of claim 1 further comprising generating an electronic check posting transaction request from the transaction amount and the checking account information.
7. The method of claim 6 further comprising forwarding the electronic check posting transaction request for settlement.

8 The method of claim 1 further comprising storing a plurality of transaction amounts, a plurality of checking account information, and a plurality of electronic images of faces of blank checks, and transferring as a batch the plurality of transaction amounts, the plurality of checking account information, and plurality of electronic images of the faces of the blank checks to a warehouse data storage unit.

9. A method for enabling check processing using a blank check, the method comprising:

receiving a transaction amount, checking account information from a blank check, and biometric information from an owner of the checking account.

10. The method of claim 9 wherein the receiving the biometric information comprises receiving an electronic image of a handwritten signature, separate from the blank check, from an owner of the checking account.

11. The method of claim 9 wherein the receiving the biometric information comprises at least one of receiving information regarding a fingerprint of an owner of the checking account, information regarding a retina or an iris of the customer, an image of a face of the customer, a voice print of the customer, and a personal identification number along with the rate of typing and intervals for entry of the personal identification number.

12. The method of claim 9 further comprising storing the transaction amount, the checking account information, and the biometric information.

13. The method of claim 9 further comprising generating an electronic check posting transaction request from the transaction amount and the checking account information.

14. The method of claim 13 further comprising forwarding the electronic check posting transaction request for settlement.

15. The method of claim 9 further comprising storing a plurality of transaction amounts, a plurality of checking account information, and a plurality of biometric information, and transferring as a batch the plurality of transaction amounts, the plurality of checking account information, and plurality of biometric information to a warehouse data storage unit.

16. A method for check processing using a blank check, the method comprising:

receiving a transaction amount, checking account information from a blank check, an electronic image of a face of the blank check, and biometric information from an owner of the checking account;

generating an electronic check posting transaction request from the transaction amount and the checking account information; and

forwarding the electronic check posting transaction request for settlement.

17. The method of claim 16 wherein the receiving the biometric information comprises receiving an electronic image of a handwritten signature from an owner of the checking account.

18. The method of claim 16 wherein the receiving the biometric information comprises at least one of receiving information regarding a fingerprint of an owner of the checking account, information regarding a retina or an iris of the customer, an image of a face of the customer, a voice print of the customer, and a personal identification number.
19. The method of claim 16 wherein the receiving the electronic image of the face of the blank check comprises obtaining the electronic image of the face of the blank check from an imager, and the receiving the biometric information comprises obtaining the electronic image of the handwritten signature from a signature capture device.
20. The method of claim 16 further comprising storing the transaction amount, the checking account information, the electronic image of a face of the blank check, and the biometric information.
21. The method of claim 16 further comprising storing electronic information regarding settlement of the check posting transaction request.
22. The method of claim 16 further comprising storing a plurality of transaction amounts, a plurality of checking account information, and the plurality of electronic images of faces of blank checks, and a plurality of biometric information, and transferring as a batch the plurality of transaction amounts, the plurality of checking account information, the plurality of electronic images of the faces of the blank checks, and a plurality of the biometric information to a warehouse data storage unit.

23. A method for enabling check processing using a blank check at a point-of-sale, the method comprising:

receiving at the point-of-sale a blank check from a customer at the point-of-sale;

receiving at the point-of-sale a transaction amount, checking account information from a blank check, an electronic image of a face of the blank check, and biometric information from the customer;

storing the transaction amount, the checking account information, the electronic image of the blank check, and the biometric information;

printing indicia on the face of the blank check to void the blank check; and

returning the voided blank check to the customer.

24. The method of claim 23 wherein the receiving the biometric information comprises receiving an electronic image of a handwritten signature from the customer.

25. The method of claim 23 wherein the receiving the biometric information comprises at least one of receiving information regarding a fingerprint of an owner of the checking account, information regarding a retina or an iris of the customer, an image of a face of the customer, a voice print of the customer, and a personal identification number.

26. The method of claim 23 wherein the receiving the transaction amount, the checking account information, the image of the blank check, and the biometric information comprises obtaining the transaction amount from a cash register, obtaining the checking account information from a magnetic ink character recognition reader, obtaining the electronic image

of the blank check from an imager, and obtaining the biometric information from a biometric sensor.

27. The method of claim 23 wherein the receiving the biometric information comprises obtaining the biometric information from a financial terminal comprising a biometric sensor, the financial terminal being connectable to a communications network and to a cash register.

28. The method of claim 27 wherein the financial terminal further comprises a magnetic ink character recognition reader for obtaining the checking account information, and an imager for obtaining the electronic image of the face of the blank check.

29. The method of claim 28 wherein the financial terminal further comprises a printer for printing the indicia on the face of the blank check.

30. The method of claim 23 further comprising determining the check cashing privileges of the customer.

31. A method for check processing using a blank check at a point-of-sale, the method comprising:

receiving at the point-of-sale a blank check from a customer;

receiving at the point-of-sale a transaction amount, checking account information from a blank check, an electronic image of a face of the blank check, and biometric information from the customer;

storing the transaction amount, the checking account information, the electronic image of the blank check, and the biometric information;

printing indicia on the face of the blank check to void the blank check;

returning the voided blank check to the customer;

generating an electronic check posting transaction request from the transaction amount, and the checking account information; and

forwarding the electronic check posting transaction request for settlement.

32. The method of claim 31 wherein the receiving the biometric information comprises receiving an electronic image of a handwritten signature from the customer.

33. The method of claim 31 wherein the receiving the biometric information comprises at least one of receiving information regarding a fingerprint of an owner of the checking account, information regarding a retina or an iris of the customer, an image of a face of the customer, a voice print of the customer, and a personal identification.

34. The method of claim 31 wherein the receiving the transaction amount, the checking account information, the image of the blank check, and the biometric information comprises obtaining the transaction amount from a cash register, obtaining the checking account information from a magnetic ink character recognition reader, obtaining the electronic image of the blank check from an imager, and obtaining the biometric information from a biometric sensor.

35. The method of claim 31 wherein the receiving the biometric information comprises obtaining the biometric information from a financial terminal comprising a biometric sensor, the financial terminal being connectable to a communications network and to a cash register.
36. The method of claim 35 wherein the financial terminal further comprises a magnetic ink character recognition reader for obtaining the checking account information, and an imager for obtaining the electronic image of the face of the blank check.
37. The method of claim 36 wherein the financial terminal further comprises a printer for printing the indicia on the face of the blank check.
38. The method of claim 31 further comprising determining the check cashing privileges of the customer.
39. The method of claim 31 further comprising storing electronic information regarding settlement of the check posting transaction request.
40. A method for warehousing information relating to check transactions, the method comprising:
storing in at least one data storage unit a transaction amount, checking account information from a blank check, an electronic image of a face of the blank check, and biometric information from the owner of the checking account.
41. The method of claim 40 wherein the biometric information comprises an electronic image of a handwritten signature from an owner of the checking account.

42. The method of claim 40 wherein the biometric information comprises information regarding a fingerprint of an owner of the checking account, information regarding a retina or an iris of the customer, an image of a face of the customer, a voice print of the customer, and a personal identification number.

43. The method of claim 40 further comprising storing in the at least one data storage unit information regarding settlement of a check posting transaction request based on the transaction amount and the checking account information.

44. A system for enabling check processing using a blank check, the system comprising:

a processor for receiving a transaction amount, checking account information from a blank check, an electronic image of a face of the blank check, and biometric information from an owner of the checking account; and

said processor operable for transferring the transaction amount, the checking account information, the electronic image of a face of the blank check, and the biometric information to a data storage unit.

45. The system of claim 44 wherein said processor is operable for generating a check posting transaction request from the transaction amount and the checking account information for settlement.

46. The system of claim 45 wherein said processor is operable to forward the check posting transaction request over a communications network for settlement.

47. The system of claim 44 further comprising a signature capture device for obtaining the biometric information comprising an electronic image of a handwritten signature from the owner of the checking account.

48. The system of claim 44 further comprising a biometric sensor for obtaining the biometric information comprising information regarding a fingerprint of an owner of the checking account, information regarding a retina or an iris of the customer, an image of a face of the customer, a voice print of the customer, and a personal identification number.

49. A system of claim 44 further comprises a cash register comprising said processor.

50. A system of claim 44 further comprising a financial terminal comprising said processor, and said financial terminal being connectable to a cash register.

51. A system of claim 50 wherein said financial terminal comprises a signature capture device for obtaining the biometric information comprising an electronic image of a handwritten signature from the owner of the checking account.

52. A system of claim 44 further comprising a magnetic ink character recognition reader for obtaining the checking account information, and an imager for obtaining the electronic image of the face of the blank check.

53. A system of claim 44 further comprising a printer for printing the indicia on the face of the blank check.

54. At least one program storage device readable by a machine, tangibly embodying at least one program of instructions executable by the machine to perform a method for enabling check processing using a blank check, the method comprising:

receiving a transaction amount, checking account information from a blank check, an electronic image of a face of the blank check, and biometric information from an owner of the checking account; and

transferring the transaction amount, the checking account information, the electronic image of the face of the blank check, and the biometric information to a data storage unit.

55. The at least one program storage device of claim 54 further comprising generating an electronic check posting transaction request from the transaction amount and the checking account information.

56. The at least one program storage device of claim 55 further comprising receiving information regarding settlement of the check posting transaction request, and storing the information regarding settlement of the check posting transaction request.

57. An article of manufacture comprising:

at least one computer usable medium having computer readable program code means embodied therein for use in check processing using a blank check, the computer readable program code means in said article of manufacture comprising:

computer readable program code means for causing a computer to receive a transaction amount, checking account information from a blank check, an electronic image of a face of the blank check, and biometric information from an owner of the checking account;

computer readable program code means for causing a computer to generate an electronic check posting transaction request from the transaction amount and the checking account information; and

computer readable program code means for causing a computer to forward the electronic check posting transaction request for settlement.

58. The article of manufacture of claim 57 further comprising computer readable program code means for causing a computer to store the transaction amount, the checking account information, the electronic image of the face of the blank check, and the biometric information.

59. The article of manufacture of claim 58 further comprising computer readable program code means for causing a computer to receive and store information regarding settlement of the check posting transaction request.